

Idaho Health Insurance Exchange

Consumer Connector Program

Proposed Design 8/13/2013

IHIE Consumer Connector Requirements

CFR 155.205 Requires Exchanges to have consumer assistance functions that include at least Navigators, non-Navigator assistance personnel, and certified application counselors. All will provide consumer focused assistance with applications for and enrollment in QHPs and insurance affordability programs. Navigators and certified application counselors will perform these functions in all Exchanges.

- ▶ As an SBE, IHIE must have navigators, In Person Assisters, Certified Application Counselors, and Agents and Brokers
- ▶ IHIE is not required to have a self-sustaining Navigator program in place until open enrollment 2015

IHIE Consumer Connector Roles

Agent/Broker

Licensed health insurance agents and brokers who may enroll individuals, small employers, and employees in coverage, compensated by the issuer or the consumer. Agents and Brokers will receive Federal Training

Navigators

Individuals who will play a vital role in assisting consumer prepare applications, including helping individuals find out if they qualify for affordability programs, and if eligible they assist consumers in self enrollment

In Person Assisters

Perform the same role as navigators but are present in State Based and State Partnership models. The IPA is an optional program the State can set up before its marketplace is self sufficient. IPAs will be trained by the state

Certified Application Counselors

Individuals and organizations whose primary role will be to educate consumers, provide general information and make referrals

IHIE Consumer Connector Requirements

Navigators/In Person Assisters have five main duties

1. To conduct public education about the availability of qualified health plans.
2. To distribute fair, impartial information about enrollment in qualified plans and about the availability of premium assistance and cost-sharing assistance in the exchange.
3. To facilitate self enrollment in qualified plans.
4. To refer people who need help resolving a problem with their health plan or with their premium assistance to a consumer assistance or ombudsman program or to another appropriate agency that can help with a grievance or appeal.
5. To provide information in a culturally and linguistically appropriate manner to the population being served by an exchange.

IHIE Consumer Connector Requirements

Agents and brokers also have defined duties

- ▶ Where permitted under state law, CMS will work with agents and brokers to assist consumers in completing the eligibility application, comparing and selecting qualified health plans (QHPs), and enrolling consumers through the Marketplace.
- ▶ Specifically agents and brokers will be able to make plan recommendations for their consumers while In Person Assisters will not be providing this information, but will instead providing education and support

Consumer Connector Program Design Philosophy

The Idaho Health Insurance Exchange is responsible for:

1. Providing Idahoans with the most current and accurate health coverage information
2. Offering the most consumer friendly options to access information, premium assistance, plan comparison and enrollment.
3. *Recommending* a licensed agent/broker/producer to assist them in finding the best health coverage option for their individualized needs.

Consumer Connector Program Design Philosophy

Agent/Broker

- ☐ Information
- ☐ Eligibility Assistance
- ☐ Policy
- ☐ Enrollment Assistance

☐ **PLAN
RECOMMENDATION**

Call Center

Website

IPA

☐ General Information

☐ Policy Information

☐ Eligibility Information

☐ Enrollment Options

☐ Lead Referral to Agent/Broker

☐ General Information

☐ Policy Information

☐ Eligibility Information

☐ Enrollment Options

☐ Lead Referral to Agent/Broker

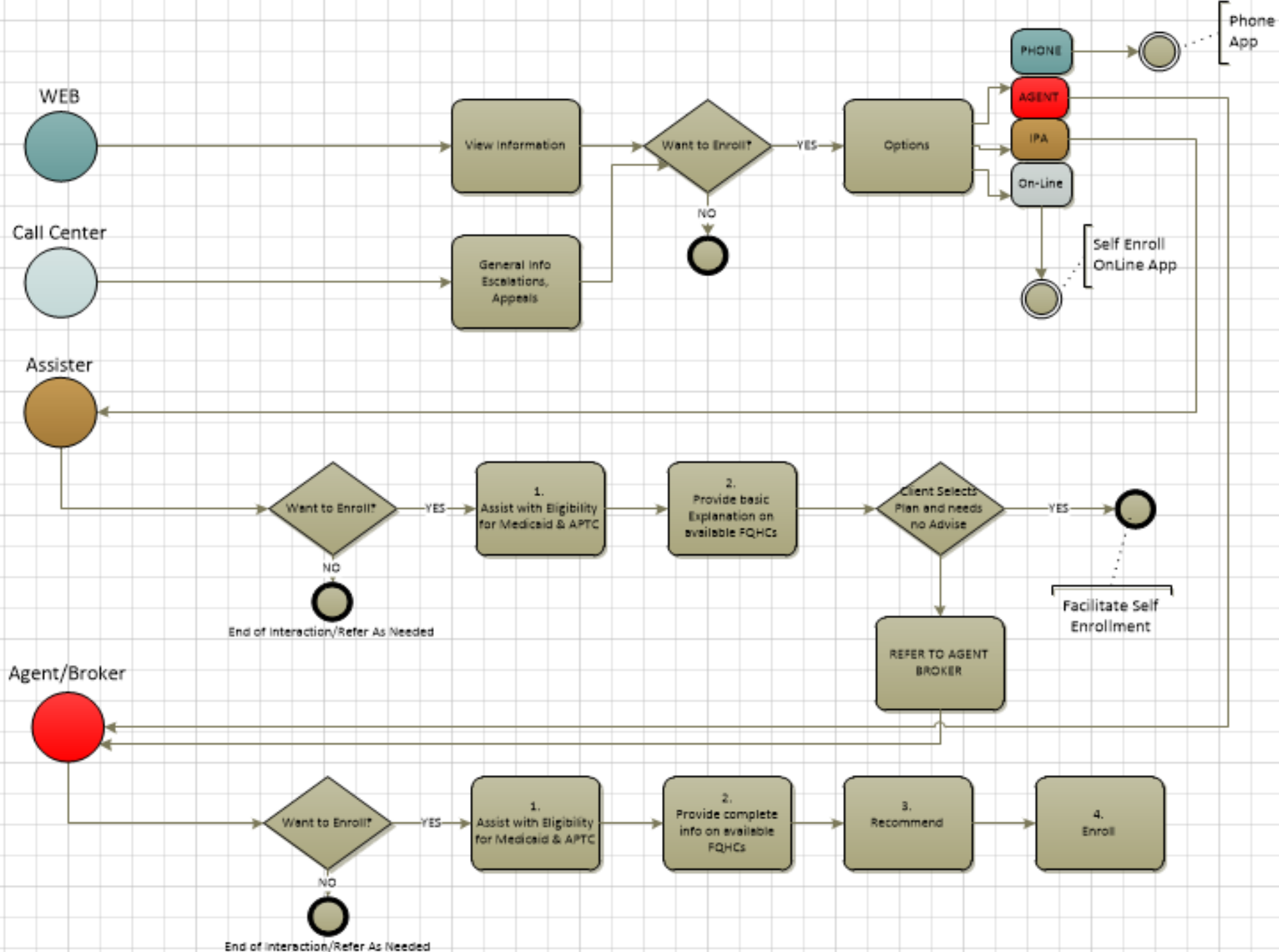
☐ General Information

☐ Policy Information

☐ Eligibility Assistance

☐ Self Enrollment Assistance

☐ Referral to Agent/Broker



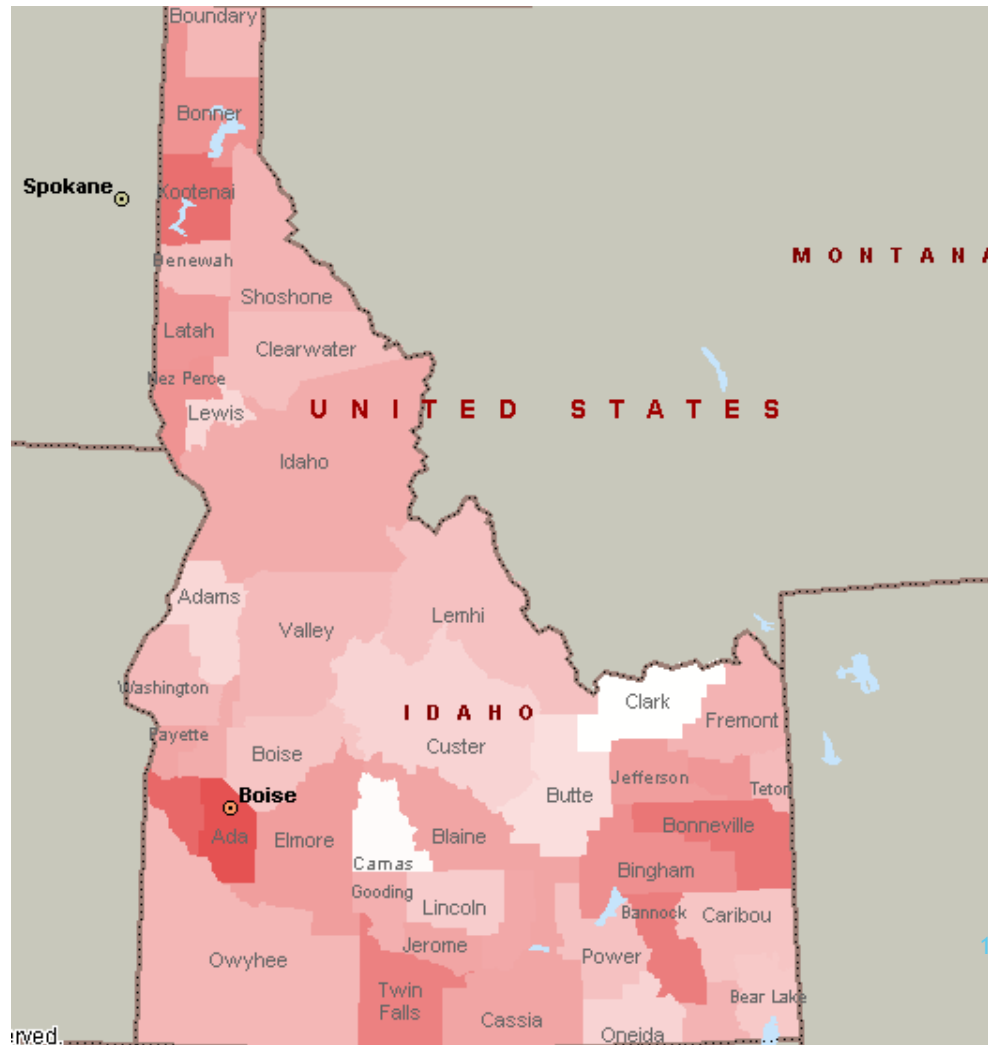
Consumer Connector Program Cost Comparisons

State	Consumer Assistance	Uninsured Individuals	Consumer Assistance Costs per Uninsured Consumer
HI	\$ 2,272,000.00	100,000	\$ 22.72
NM	\$ 1,785,000.00	80,300	\$ 22.23
NC	\$ 14,580,000.00	578,000	\$ 25.22
ID	\$ 1,700,000.00	164,000	\$ 10.37

Idaho-Landscape of the Uninsured

Uninsured Consumers 100 - 400% FPL

Across Counties



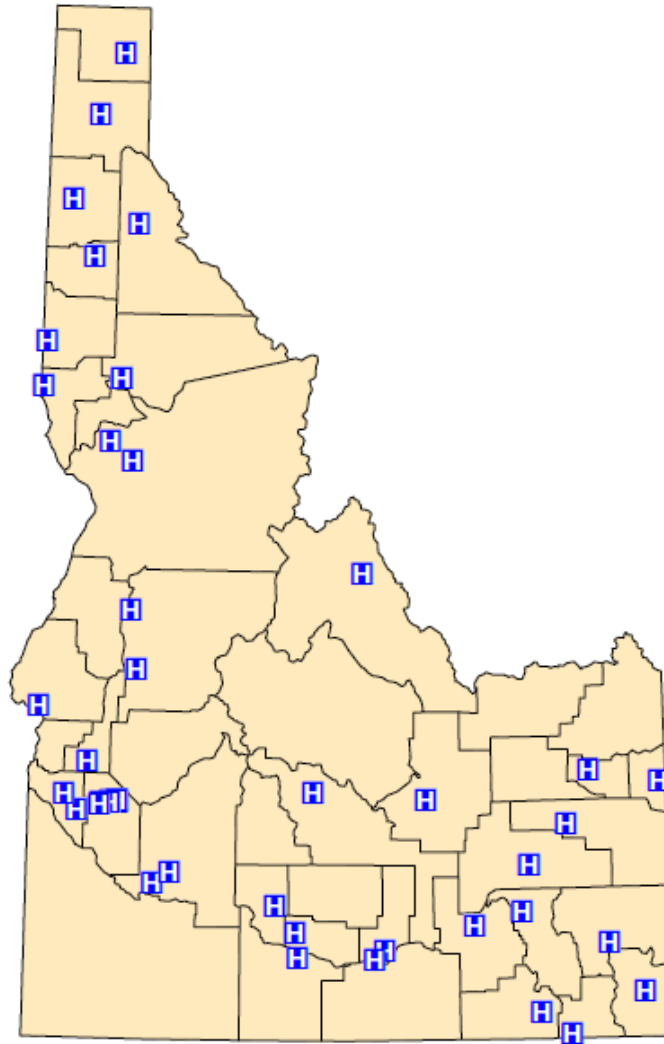
In Person Assister Organizations

- ▶ Idaho Primary Care Association - Represents 13 Community Health Clinics throughout the state
- ▶ Mountain States Group - Agency with presence across the state with focus on Rural Health, Aging Services, Children Services, Mental Health Services, Public Health and Policy, and Refugee Services
- ▶ Public Health Districts- 7 Community Health Districts providing various services to clients in varying income levels
- ▶ Idaho Association of Counties - Represents 44 Counties across the state assisting in applications and services for indigent fund. Not all counties expected to participate
- ▶ Idaho Hospital Association - Represents 42 Hospitals providing vital services to the community
- ▶ Idaho 211 Careline- official 211 Call Center
- ▶ Community Action Partnership of Idaho - Represents 8 CAP Agencies statewide and are private, non-profit association dedicated to fighting the causes and conditions of poverty in Idaho

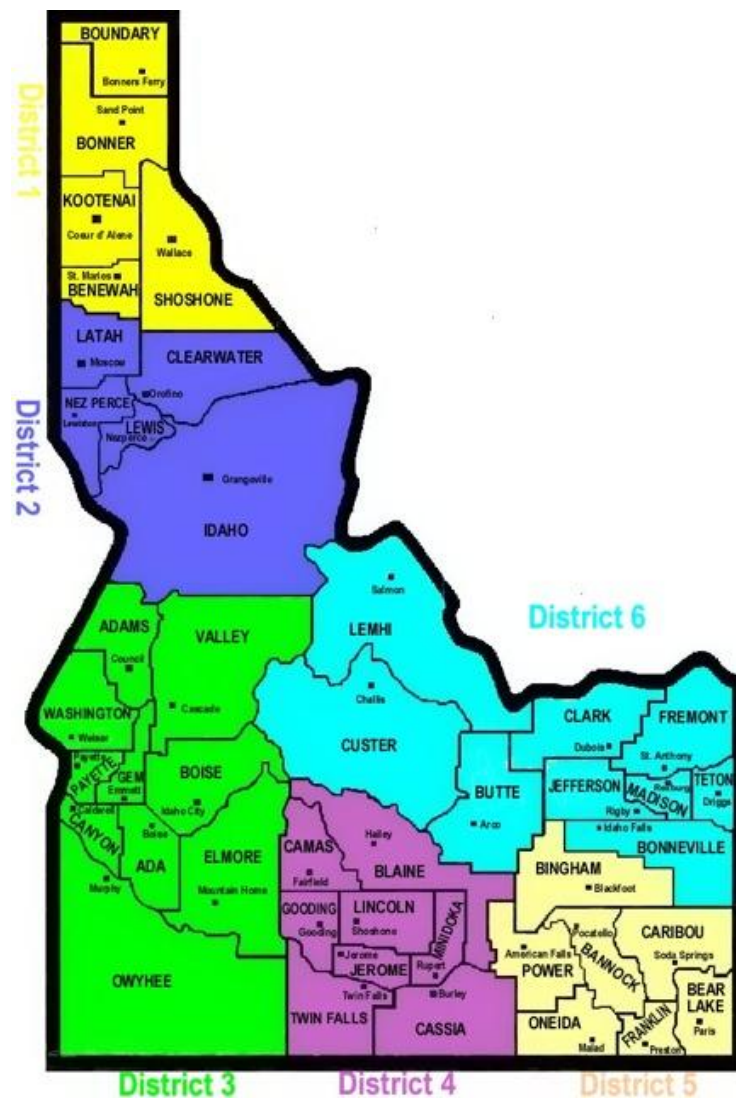
AGENCY	STAFF	LOCATIONS
IPCA	50+	50+
IHA	50+	50+
PHD	15	20+
IAC	20+	15+
211	12	Statewide
CAPAI	7	7+
MSG	4	4+
TOTAL	158+	143+

Idaho-Landscape of the Uninsured

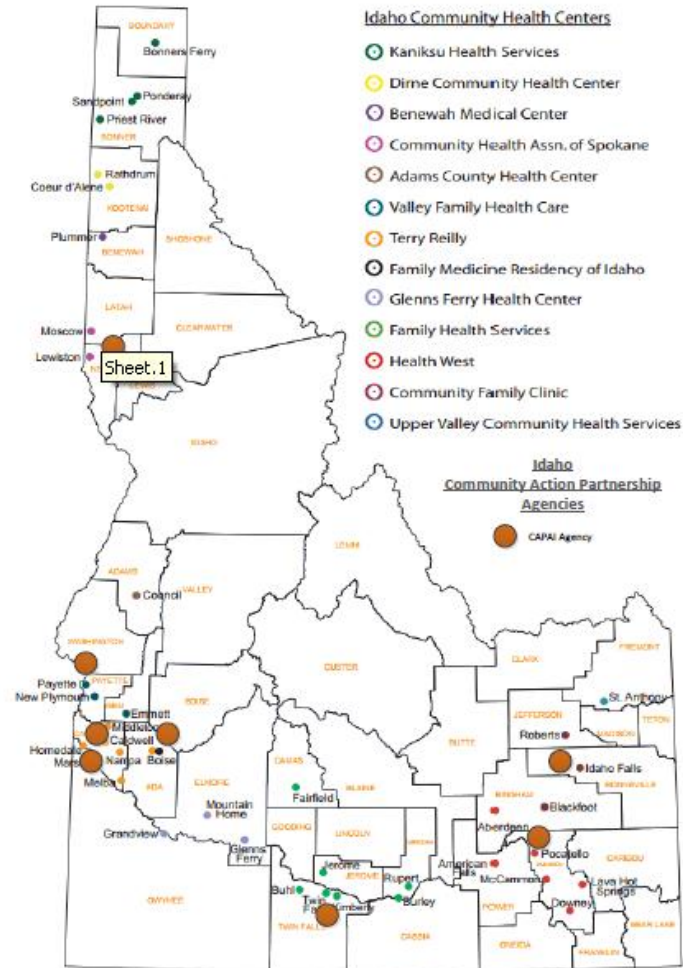
Idaho Hospital Associations



Idaho Public Health Districts



Idaho - Landscape of the Uninsured Community Health Centers and Community Action Partnership Agencies



CCP Recommendations

Now - April 2014

	Agent / Broker	IPA	Navigator	CAC
Minimum Education	NO	YES	2014	2014
Licensure	YES	NO	2014	2014
Background Check	YES	YES	2014	2014
Exchange Training	YES	YES	2014	2014
Continuing Education	YES	NO	2014	2014
Annual Recertification	YES	YES	2014	2014
Compensation	Carrier	Exchange	2014	2014
Privacy/Safeguards	YES	YES	2014	2014
Recommmed Plans	YES	NO	2014	2014

CCP Recommendation: Certification Standards (Proposed)

- ▶ Minimum education requirements - high school diploma
- ▶ 20 hour IHIE Training
- ▶ Completion of tests with a score of 85 or better
- ▶ Familiarity with the population to be served
- ▶ The Organization and Assistants will agree to a criminal background check in accordance with State and Federal rules
- ▶ The Organization and Assistants are lawfully authorized to work in the US
- ▶ The Organization and Assistants are at least 18 years of age
- ▶ The Organization and Assistants can demonstrate computer and internet skills

CCP Recommendation: Re-Certification Standards(Proposed)

- ▶ Reaffirmation of the attestations required for initial certification
- ▶ Changes to any elements provided in the initial certification questions
- ▶ Compliance with all state training requirements
- ▶ A review of the services provided during the previous year and the performance of the individual Assistors who work for the organization during that time
- ▶ A review of complaints, disposition of the complaints, and their resolutions
- ▶ Successful completion of Refresher Training

CCP Recommendation: Background Checks for all IPAs

Utilize Idaho's Criminal History Unit Finger Print Background Check.

▶ **Disqualifying Five -Year Offenses.**

- ▶ If you have a conviction or withheld judgment within five years of any of the disqualifying Five Year offenses as an adult or juvenile you need to tell your employer or agency as you will be excluded and will not pass the background check. You should not apply if you have these crimes. You cannot provide service to clients with a disqualifying offense. Refer to the web site for a complete description of the disqualifying offenses.
- ▶ Any felony not described on the permanent disqualifying offenses list
- ▶ Misdemeanor forgery of and fraudulent use of a financial transaction card
- ▶ Misdemeanor forgery and counterfeiting
- ▶ Misdemeanor identify theft
- ▶ Misdemeanor insurance fraud
- ▶ Misdemeanor public assistance fraud
- ▶ Stalking in the second degree.
- ▶ Misdemeanor Vehicular Manslaughter
- ▶ Attempt, conspiracy, accessory after the fact or aiding and abetting to commit any of the Disqualifying Five Year offenses

CCP Recommendation: Background Checks for all IPAs

Utilize Idaho's Criminal History Unit Finger Print Background Check.

- ▶ **Disqualifying Five -Permanent Offenses.**
- ▶ Abuse, neglect, or exploitation of a vulnerable adult;
- ▶ Aggravated, first degree and second-degree arson;
- ▶ Child Abuse Registry listing Level 1 or Level 2
- ▶ Crimes against nature
- ▶ Sexual Crimes described in CHU Website and Brochure
- ▶ Injury to a child, felony or misdemeanor;
- ▶ Kidnapping;
- ▶ Mayhem
- ▶ Voluntary Manslaughter, Involuntary Manslaughter or Felony Vehicular Manslaughter
- ▶ Murder in any degree; or, assault with intent to commit murder
- ▶ Nurse Aide Registry Negative finding
- ▶ Poisoning;
- ▶ Robbery;
- ▶ Any felony punishable by death or life imprisonment; or
- ▶ Attempt, conspiracy, accessory after the fact or aiding and abetting to commit any of the permanent Disqualifying offenses
- ▶ This is not the complete list...

CCP Recommendation: Proposed Training Modules

- ▶ 1 - Healthcare 101
- ▶ 2 - Consumer Assistance Resources
- ▶ 3 - Qualified Health Plan Information
- ▶ 4 - Cultural and Linguistic Competencies
- ▶ 5 - Small Businesses
- ▶ 6 - Ethical Standards
- ▶ 7 - Public Coverage and Premium Assistance
- ▶ 8 - Oversight and Monitoring Process
- ▶ 9 - State & Federal Privacy and Security Standards
- ▶ 10 - Communication Skills
- ▶ 11- IHIE Web Portal
- ▶ 12- Federal Marketplace Web Portal

CCP Recommendation: Proposed Training Schedule

Late August -
Early
September

- Finalize training modules and examination / certification process
- Begin Training the Trainers
- Conduct 3 Regional Trainings across the State

September

- Trainers begin to train their respective organizations and their Consumer Services Support Staff
- Begin training Customer Support Services Center Staff on call center operations
- Proposed make up/ supplementary train the trainer session

Open
Enrollment -
October 1st

- Continue training efforts
- Begin researching and selecting on online Learning Management System (LMS) to manage training modules and certification process

Post Open
Enrollment

- Finalize LMS Selection and load all training modules and exams into the LMS system
- Proceed with trainings and certifications through the use of the LMS

CCP Recommendation: Training the Trainers

- ▶ “Train the Trainers Approach” - meet with Association representatives in 3 separate regions across Idaho
 - ▶ Trainers will train the staff across their respective organizations
- ▶ 15 - 20 hours of training will be offered in a train the trainer format in late August and early September in 3 regions across Idaho
- ▶ Trainers will have to complete exams following each module in person (on paper) as a portion of their certification process and pass with 85% competency
- ▶ Training will incorporate 12 modules

CCP Recommendation: Trainings Post Open Enrollment

- ▶ Trainings will be incorporated into an online Learning Management System (LMS)
- ▶ System will enable users to log in and conduct a self directed training
- ▶ System will also track certification examinations and produce status reports
- ▶ This system will be utilized as a re-certification process for future trainings and to certify new individuals as turnover is expected

Requests for Board Approval

1. To proceed in finalizing IPA Agreements to provide In-Person Assistance services on behalf of IHIE

ID Primary Care Association	Public Health Districts
ID Hospital Association	211 Idaho CareLine
Mt States Group	Tribal Groups
CAPAI	Idaho Association of Counties

2. Approval for budget in an amount not to exceed total \$1.7M

Groups	Budget
Hospitals/Comm Health Clinics	\$600,000
Public Health & Counties	\$500,000
All Others	\$600,000
TOTAL (not to exceed)	\$1,700,000

Exhibits

- ▶ IPA Organization Descriptions
- ▶ Role Description
 - ▶ IHIE Navigators, Enrollment Assistants, Certified Application Counselors, Agents/Brokers
- ▶ Criminal History Unit Brochure